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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Teddy A. Demirjian
Appl. No. : 09/658,332
Filed : September 8, 2000
For : TRANSACTION AND ACCOUNT
MANAGEMENT SYSTEM
Examiner : E. Colbert
Group Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

1/19/05

(Date)

Tom R. Arno, Reg. No. 40,490

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 20, 2004, Applicant submits the following amendment and remarks for consideration in the above-referenced patent application.